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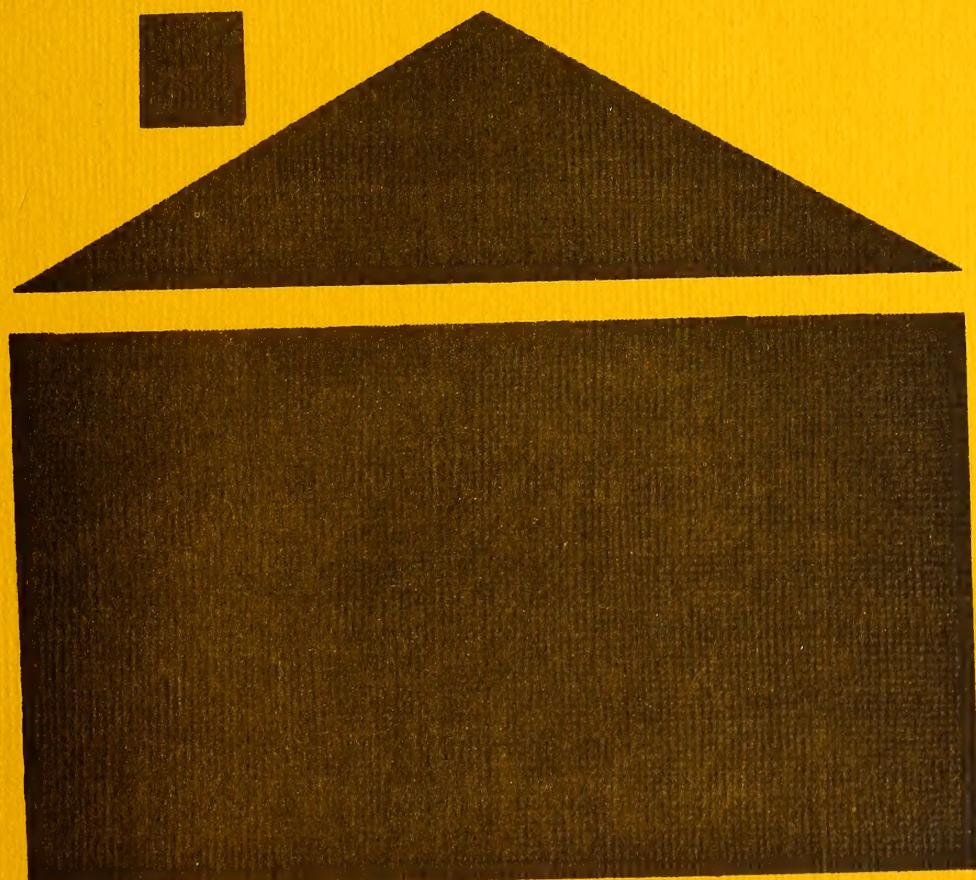
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# HOUSING ELEMENT

BEULAVILLE  
NORTH CAROLINA





## HOUSING ELEMENT

June, 1978

Prepared for:

Beulaville, North Carolina

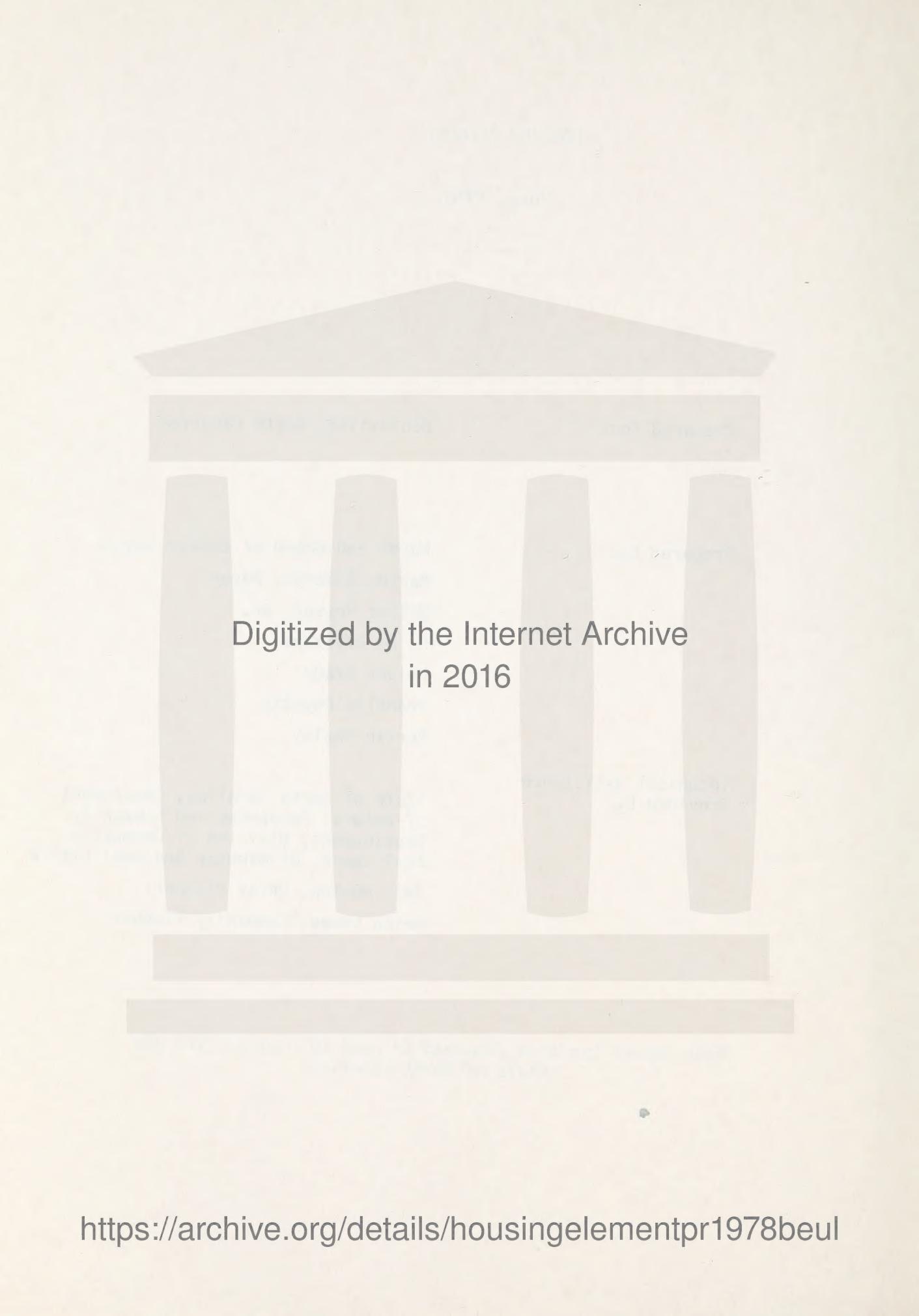
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*This report has been financed in part by a grant from the  
State of North Carolina*



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## I. INTRODUCTION

### A. PURPOSE, SCOPE AND USE

All localities wishing to receive "701" comprehensive planning grants must prepare and submit a housing element consisting of an analysis of the localities housing supply and conditions, housing needs and a plan to meet the housing needs. For this purpose, the Town of Beulaville has prepared this housing element.

The data necessary to prepare this plan was obtained from a windshield survey of the housing supply and conditions within the Town and from the 1970 census information. It is felt that the information assimilated in this report will be beneficial to both local officials and private developers in assessing the current housing supply and determining future housing needs.

### B. ANALYSIS OF EXISTING HOUSING STUDIES AND ACTIVITIES

There are no known existing housing studies or activities for the Town of Beulaville.



## II. HOUSING SUPPLY

### A. CURRENT HOUSING STOCK

Current housing stock refers to the number of available housing units, whether occupied or vacant. In order to determine the adequacy of an areas housing stock, an evaluation must be made of the tenure, condition, persons per room unit size and cost of the units.

#### 1. Type of Housing

There are three types of housing found within Beulaville: single-family, multifamily and mobile homes. Single-family structures far outnumber the remaining two types of housing. Ninety-one percent of the total housing units is represented by single-family structures. Multifamily structures represent 8% of the structures and mobile homes 1%.

TABLE I. TYPES OF HOUSING UNITS IN BEULAVILLE

Type	Number of Units	% of Total
Single-Family	381	91%
Multifamily	33	8%
Mobile Homes	6	1%

Source: U. S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, North Carolina.

Table 1.1 Types of Housing Units in State

Type	Number of Units	% of Total
Single-Family	1,340,856	83%
Multifamily	190,593	12%
Mobile Homes	86,674	5%

#### 2. Tenure

Tenure refers to the occupancy status of a housing unit: whether owner occupied or renter occupied. In 1970, 58% of the housing units in Beulaville were owner occupied.



TABLE 2. BEULAVILLE HOUSING UNITS

Owner Occupied	
Total	244
White Head of Household	218
Black Head of Household	26
Renter Occupied	
Total	145
White Head of Household	132
Black Head of Household	11
Vacant Year Round	
For Rent	10
For Sale Only	1
Other Vacant Year Round	20
Vacant Seasonal	
Vacant Seasonal and Migratory Units	1

Source: U. S. Bureau of the Census, Census of Housing: 1970, General Housing Characteristics, North Carolina.

Table 2.1 Duplin County Housing Units

Owner Occupied	
Total	7,690
White	5,776
Black	1,914
Renter Occupied	
Total	3,509
White	2,240
Black	1,269
Vacant Year Round	
For Rent	363
For Sale Only	1,308
Other Vacant	868



Table 2.2 State Housing Units

Owner Occupied	
Total	987,290
White Head of Household	855,307
Black Head of Household	126,219
Renter Occupied	
Total	522,274
White Head of Household	365,374
Black Head of Household	151,018
Vacant Year Round	
For Rent	39,600
For Sale Only	111,781
Rented or Sold - Waiting Occupancy	8,048
Held for Occasional Use	13,372
Other Vacant	35,738

### 3. Housing Conditions

One of the most important characteristics of the housing supply is the condition or quality of the unit. The major concern in assessing the structural condition of housing units is to identify substandard housing.

Exterior structural conditions in Beulaville were surveyed in the spring of 1978 by the Division of Community Assistance - North Carolina Department of Natural Resources and Community Development. The structures were rated into one of three classifications - standard, deteriorated or dilapidated. The three classifications are defined as follows:

Standard - Structures which have no defects or only slight defects which are correctable during regular maintenance.

Deteriorated - Structures having defects which require major repair to prevent further deterioration.

Dilapidated - Structures which are unfit and unsafe for human occupancy. Such housing has one or more critical defects which are beyond economical repair. The



term substandard, as used in this study encompasses housing of deteriorated and dilapidated condition.

TABLE 3. BEULAVILLE HOUSING CONDITIONS - 1978

Condition	Number	% of Total
Standard	294	79.2%
Deteriorated	61	16.4%
Dilapidated	16	4.4%

\* Does not include mobile homes. Number of Units varies from 1970 census data.

Source: 1978 Windshield Survey by Division of Community Assistance, North Carolina Department of Natural Resources and Community Development.

Table 3.1 Duplin County - Substandard Units

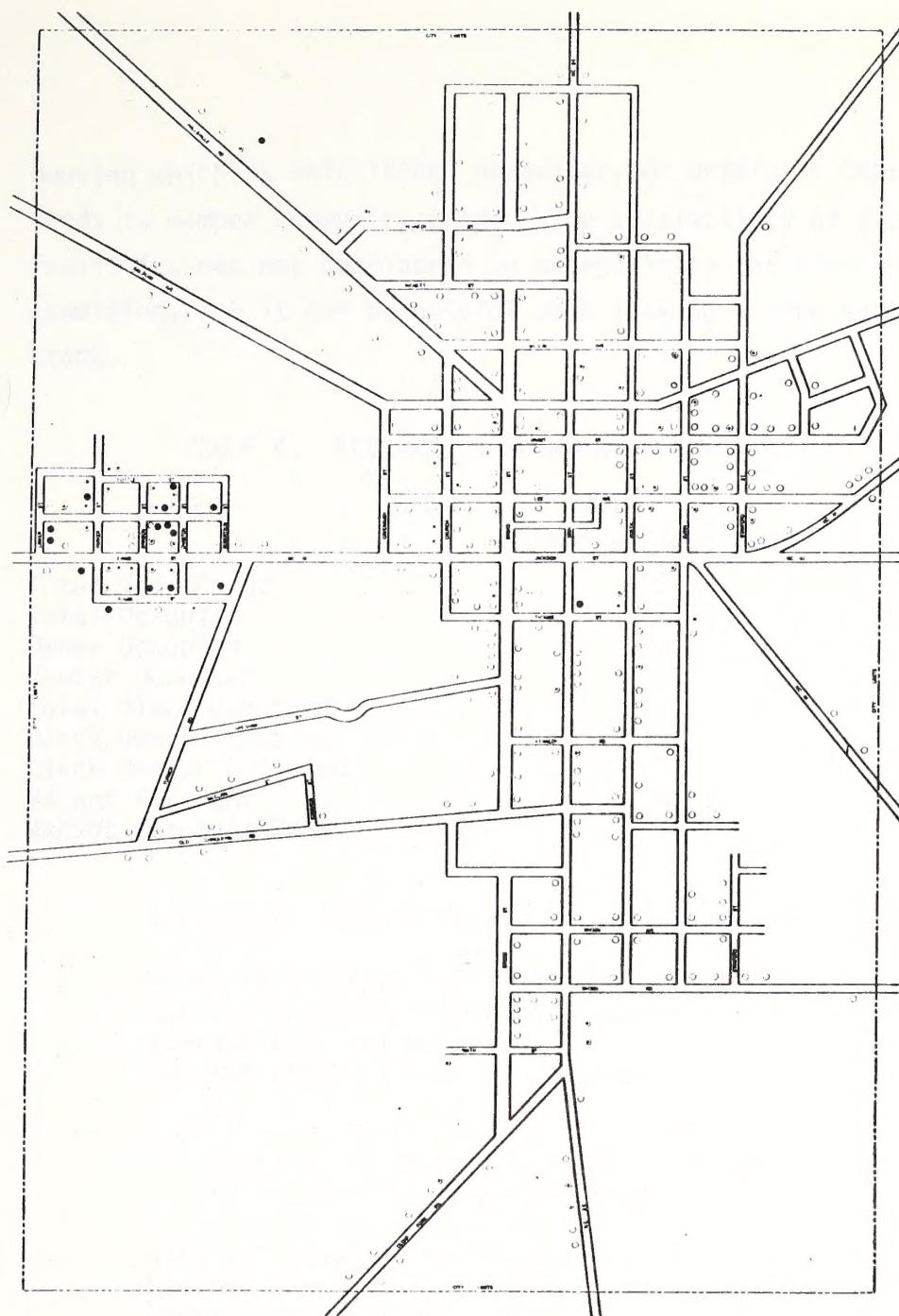
<u>Year Round Housing Units</u>	<u>Substandard Housing Units</u>	<u>% Substandard Housing Units</u>
15,221	5,281	35%

Source - Neuse River Council of Governments (estimates), Regional  
Housing Assistance Program

Substandard housing (deteriorated and dilapidated) appear to be scattered throughout the Town. However, the majority of the dilapidated housing is concentrated in the southern section of Town in the neighborhood around N.C. Highway 41 entering Town.

Housing becomes substandard for many reasons. Poor original construction and lack of proper maintenance are two major factors. However, much more is involved than just poor construction and maintenance. Substandard dwellings are a problem in and of themselves, but more than this, they are symptoms of a much broader problem. The environment in which housing is located is vital to its existence. Such factors as incompatible land use, lack of community facilities, land speculation, poor subdivision development, and the inadequate income of families lead to deterioration.





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HOUSING CONDITIONS

- Standard
- ◐ Deteriorated
- Dilapidated



Housing which is uninviting, unsanitary or unsafe is depressing and tends to dampen community pride. The availability of plumbing facilities was not considered in categorizing the structure's condition, but it can be helpful when looking at the entire housing stock.

TABLE 4. BEULAVILLE PLUMBING FACILITIES

	<u>With All Plumbing Facilities</u>	<u>Without All Plumbing Facilities</u>
Total Year-Round	358	62
Total Occupied	341	48
Owner Occupied	223	21
Renter Occupied	118	27
Total Black Occupied	15	22
Black Owner Occupied	14	12
Black Renter Occupied	1	10
Vacant for Rent	8	2
Vacant for Sale Only	1	0

Table 4.1 Duplin County Plumbing Facilities

With all plumbing facilities	8,566
Lacking some or all plumbing facilities	3,941
Lacking only hot water	248
Lacking other plumbing facilities	3,693

Table 4.2 State Plumbing Facilities  
Year Round Housing Units

With all plumbing facilities	1,365,784
Lacking some or all plumbing facilities	252,319
Lacking only hot water	23,723
Lacking other plumbing facilities	228,596

#### 4. Persons Per Room

The number of persons per room is a method of indicating crowding in a housing unit. Units with more than one person per room are considered crowded. It is generally accepted that 1.51 or more persons per room represents severe crowding. Approximately 1.2% of the total occupied housing units in 1970 are considered to be severely crowded.



TABLE 5. PERSONS PER ROOM - BEULAVILLE

Total Occupied Units	
1 or less PPR	360
1.01 - 1.50 PPR	24
1.51 or more PPR	5
Total Owner Occupied Units	
1 or less PPR	231
1.01 - 1.50 PPR	10
1.51 or more PPR	3
Total Renter Occupied Units	
1 or less PPR	129
1.01 - 1.50 PPR	14
1.51 or more PPR	2

Table 5.1 Persons Per Room - Duplin County

1.00 or less	9,803
1.01 to 1.50	1,005
1.51 or more	391

TABLE 6. NUMBER OF PERSONS PER OCCUPIED UNIT - BEULAVILLE

<u>People per Unit</u>	<u># of Units</u>
1	63
2	114
3	81
4	62
5	46
6	17
7	6
8 or more	0

Table 6.1 Number of Persons Per Occupied Unit - Duplin County

<u>People per Unit</u>	<u># of Units</u>
1	1,485
2	3,093
3	2,121
4	1,818
5	1,224
6	610
7	442
8 or more	406
Median, all occupied units	3.0
Median, owner occupied units	2.8
Median, renter occupied units	3.3



Table 6.2 State Housing

Total Year Round Housing Units	1,618,103
Median Number of Rooms	5
Total Occupied Housing Units	1,509,564
Median Number of Persons	2.9

TABLE 7. UNIT SIZE

Beulaville - Median number of rooms	
Owner Occupied	5.4
Renter Occupied	4.4
Duplin County - Median number of rooms	
Owner Occupied	5.5
Renter Occupied	4.7

##### 5. Value and Rent

The median value of owner occupied housing units in Beulaville in 1970 was \$7,500. Thirty-one percent of the owner occupied units were valued at less than \$5,000 and 67% were valued at less than \$10,000. Only 2% of owner occupied units are valued at \$25,000 and over. However, the value of housing has been increasing significantly over the past years. According to the building permits issued in Beulaville during 1977, six new single-family housing units were constructed at a combined value of \$177,000, and an average value of \$29,500.

The median monthly contract rent in Beulaville according to the 1970 census was \$45. Sixty-six percent of the rented units rent for less than \$60. Seventeen percent of the rental units have no contract rent.

TABLE 8. VALUE OF OWNER OCCUPIED HOUSING UNITS - BEULAVILLE

<u>Value</u>	<u>Number</u>
less than \$ 5,000	67
\$ 5,000 - \$ 9,999	76
\$10,000 - \$14,999	41
\$15,000 - \$19,999	15
\$20,000 - \$24,999	11
\$25,000 - \$34,999	3
\$35,000 - \$49,999	0
\$50,000 or more	1



### RENTER OCCUPIED HOUSING UNITS - BEULAVILLE

<u>Monthly Rent</u>	<u>Number</u>
less than \$ 40	46
\$ 40 - \$ 59	49
\$ 60 - \$ 79	18
\$ 80 - \$ 99	4
\$100 - \$119	1
\$120 - \$149	1
\$150 - \$199	0
\$200 - \$299	0
\$300 or more	0
No payment	24

Table 8.1 State Housing - Value

Median Value of Owner Occupied Housing Units	\$12,800
Median Monthly Contract Rent	\$ 59

Table 8.2 Duplin County Housing - Value

Median Value of Owner Occupied Housing Units	\$ 7,800
Median Monthly Contract Rent	\$ 36

### B. RECENT CHANGES IN INVENTORY

There has been no drastic changes in the housing stock in Beulaville. New single-family dwellings have been constructed within the Town limits in the outlying areas.

Throughout the country, mobile homes are becoming increasingly important as a way of providing low cost housing. According to the 1970 census data, there were six mobile homes located in Beulaville. The windshield survey of housing conditions in 1978 revealed that there were twelve mobile homes in Beulaville; less than 3% of the total housing supply. Mobile homes account for a very small portion of the housing units in Beulaville.



### C. STATUS OF ASSISTED HOUSING

There are 123 housing units within Duplin County receiving rental assistance under Section 8 sponsored by the Department of Housing and Urban Development. Of those 123 units, 12 are located within the Beulaville Town Limits.



### III. ENVIRONMENTAL/NEIGHBORHOOD QUALITY

#### A. STREETS

The overall quality of the streets in Beulaville is good with the exception of approximately 3 miles of dirt streets. The dirt streets are scattered throughout the town with the largest concentration in the southern section of town in a black neighborhood.

Few of the streets have sidewalks and some streets are narrow. However, the dirt streets are recognized as the main problem. During periods of excessive rainfall, the dirt streets become practically impassable. These dirt streets deteriorate a neighborhood. The black neighborhood mentioned above has predominately dirt streets and approximately 72% of the houses in that area are considered substandard.

#### B. WATER AND SEWER

Municipal water and sewer collection is available to all developed areas in the Town. The present water distribution and sewerage collection systems are capable of meeting the existing demands. Therefore, there are no detrimental effects on neighborhood quality due to lack of water and sewer services or inefficient systems.

The sewage treatment plant is capable of meeting existing demands, however, it must be upgraded to accomodate future growth. A "201" Facilities Plan has been prepared for Beulaville by a consulting engineering firm which explores several methods for providing adequate wastewater treatment. The plan recommends upgrading the present system.

#### C. RECREATION

Recreational facilities in Beulaville are limited. A municipal park in the northeastern section of Town is available for all residents. A school ball park is also available in the same general area. These facilities are easily accessible to the residents in the eastern part of Town, but those who live in other neighborhoods do not have as easy access to them. Beulaville is intersected by two state highways which divide the Town into four sections. It could be dangerous for young



children to cross these highways in order to reach the playground and park.

Other recreational opportunities in the area include a skating rink located just outside the Town limits on Old Chinquepin Road and the Ramblewood Country Club located midway between Beulaville and Pink Hill. The country club has a club house/pro shop, swimming pool and a 9-hole golf course. Overall recreational opportunities for the Town's youth is quite limited.

#### D. VACANT LOTS AND GENERAL APPEARANCE

Sixty-nine percent of the total acreage within Beulaville is categorized as vacant/agriculture. Throughout most of the Town, the vacant lots pose no aesthetic problems. The exception is in a black neighborhood in the southern section of Town where vacant lots sometimes have junk cars parked in them. Other lots are overgrown with weeds and are uncared for. These conditions detract from the neighborhood's appearance.

The undeveloped land in the outlying areas of the Town is usually well tended farm land or wooded land.

#### E. OTHER COMMUNITY FACILITIES

##### PUBLIC SAFETY

The Beulaville Police Department consists of 2 full-time policemen and 1 police chief. One policeman is on duty or on call at all times. The department has 3 police cars.

Fire protection is provided by the Beulaville Volunteer Fire and Rescue Squad which has forty members. Fire fighting equipment consists of a 1954 Ford pumper with a 500 gallon per minute pump capacity, a 1964 Ford pumper with a 500 gallon per minute pump capacity and a 1975 Ford pumper with a 750 gallon per minute pump capacity.

##### SCHOOLS

Duplin County operates a county-wide school system. Children in grades K-8 attend the Beulaville Elementary School which is located within the Town limits. The school was constructed on a 12-acre site in 1946 with additions added in 1947 and 1948. This school has a capacity



for 775 pupils and presently has an enrollment of 854 pupils. The condition of the facility is fair and with general repair work can be used for several more years.

East Duplin High School is located on a 44-acre site just northwest of the Beulaville Town limits. The school was constructed in 1962 with an addition in 1962. The facility has a capacity of 350 pupils and a current enrollment of 369 pupils.

UTILITIES

Electricity for residential, commercial and industrial use is provided by Carolina Power and Light Company.



#### IV. DEMAND FOR HOUSING

The demand for housing is considered to be made up of three components:

Households - This component of housing market demand includes the housing units needed to accommodate households newly formed, or who leave units in which more than one family unit resided or who come to the housing market area from other places.

Replacement - In estimating housing market demand, it may be assumed that each unit withdrawn from the market will be replaced at some point during the projection period, though not necessarily at the same rent or price level.

Vacancies - The overall rate must be considered in the estimation of housing market potential. Estimates of vacant units are developed for the study projection period, based on population and household projections and past experience and future trends in construction.

The total of these segments of demand is the number of units which must be built over the projection period in order to satisfy the housing requirements of the population as of the end of that period.

##### A. POPULATION AND HOUSEHOLD CHARACTERISTICS

The population of Beulaville grew from 1,062 in 1960 to 1,156 in 1970, which is a 9% increase. Some of Beulaville's population characteristics are listed in the following tables.



TABLE 9. POPULATION (BY AGE AND SEX)

Males		Females	
Age	Total	Total	Age
Under 5 yrs.	42	37	Under 5 yrs.
5	11	12	5
6	14	12	6
7 - 9	36	29	7 - 9
10 - 13	39	44	10 - 13
14	6	13	14
15	12	10	15
16	16	11	16
17	14	13	17
18	6	7	18
19	10	14	19
20	6	10	20
21	7	6	21
22 - 24	26	31	22 - 24
25 - 34	82	78	25 - 34
35 - 44	64	79	35 - 44
45 - 54	63	66	45 - 54
55 - 59	21	35	55 - 59
60 - 61	5	14	60 - 61
62 - 64	15	24	62 - 64
65 - 74	40	45	65 - 74
75 and Over	10	21	75 and Over
Total	545	611	Total

Median age - 29.6

TABLE 10. POPULATION BY RACE

White	1,029
Black	124
Indian	0
Other	3

Household Size

There is a total of 388 households in Beulaville. The number of persons per household is 2.93. There are 39 black households in Beulaville with 3.26 persons per household.



TABLE 11. NUMBER OF PERSONS PER OCCUPIED UNIT

<u>People per Unit</u>	<u># of Units</u>
1	63
2	114
3	81
4	62
5	46
6	17
7	6
8 or More	0

Income

TABLE 12. BEULAVILLE FAMILY INCOME

<u>Income</u>	<u># of Families</u>
Under \$ 1,000	0
\$ 1,000 - \$ 1,999	17
\$ 2,000 - \$ 2,999	20
\$ 3,000 - \$ 3,999	10
\$ 4,000 - \$ 4,999	31
\$ 5,000 - \$ 5,999	30
\$ 6,000 - \$ 6,999	10
\$ 7,000 - \$ 7,999	11
\$ 8,000 - \$ 8,999	52
\$ 9,000 - \$ 9,999	29
\$10,000 - \$11,999	39
\$12,000 - \$14,999	23
\$15,000 - \$24,999	22
\$25,000 - \$49,999	6
\$50,000 and Over	0

## B. POPULATION PROJECTION

The projection of Beulaville's future population was made in the Land Use Element using OBERS Series E Population projections. The projections arrived at were:

	<u>1970</u>	<u>1980</u>	<u>1990</u>	<u>2000</u>
Beulaville	1156	1190	1230	1257

The population is not expected to increase greatly, but there will be a steady, gradual increase.



## C. HOUSING NEEDS

An estimate of housing needs is indicative of the housing requirements of families without regard to the price of dwellings. Housing need is a result of the following factors: (1) the number of substandard units; (2) the number of new households; (3) the number of households paying an excessive proportion of income for housing. The majority of households falling within this category are low and moderate income, the elderly and minority groups which generally experience financial problems.

Housing needs for 1980, are estimated from the projected population, the number of existing dilapidated units which need replacing and the number of deteriorated houses which need rehabilitation. The projected population for Beulaville for 1980 is 1190. This is an increase of 34 people. Using the average family size of 2.98 persons per household, would mean that there would be eleven new families requiring housing. According to the windshield survey of the housing conditions within the Town limits, there are 16 houses categorized as dilapidated and in need of replacement. The two figures totaled would indicate a need for 27 additional housing units in Beulaville by 1980.

The windshield survey also indicated that there are 61 houses categorized as deteriorated - in need of some repair. This figure will be added to the housing needs, not as needing replacement but as needing rehabilitation.

### 1. Assisted Housing Needs

Those needing housing assistance, are those families which fall below the poverty level (under \$3,000 for Beulaville). The 1970 census indicated that there were 37 families in Beulaville below the poverty level. This accounts for 12.3% of the total number of families. It is assumed that each of these 37 families will require some kind of assistance in meeting their housing needs. To determine what kind of assistance these 37 families will require, the total housing needs must be broken down into its components: new housing, replacement of dilapidated structures and rehabilitation of deteriorated structures.



- New Housing - Those families falling below the poverty level in Beulaville, presently accounts for 12.3% of the total families. If this percentage remains the same for the projected 1980 population, 1 to 2 of the eleven new families needing new housing units will require assistance.
- Replacement of Dilapidated Structures - The reason a house deteriorates to the point where replacement is necessary is usually due to the owners financial inability to keep the house in proper repair. It can be assumed that all of those families occupying the 16 dilapidated units will need assistance in obtaining new housing if all 16 units were to be replaced.
- Rehabilitation of Deteriorated Structures - In order to preserve the existing housing which is suitable for habitation and prevent further deterioration, those houses categorized as deteriorated should be rehabilitated to provide safe and adequate housing. Sixty-one of the houses surveyed were considered to be in deteriorated condition. Of the 37 families listed as below the poverty level in Beulaville requiring housing assistance, 16 were accounted for in the "Replacement of Dilapidated Structures" category. This would leave 21 families still requiring assistance to meet their housing needs. Assuming that the remaining 21 families were residing in deteriorated housing, then 21 families would require assistance in their rehabilitation efforts.

## 2. Non-Assisted Housing

Non-assisted housing needs would include both new housing units and rehabilitation of deteriorating housing units. Eleven new households will be added to Beulaville's population in 1980, ten of which will be non-assisted housing. There are 77 substandard housing units in the Town - 16 dilapidated and 61 deteriorated. The dilapidated housing and 21 of the deteriorated housing units qualify for assistance, leaving 40 housing units in need of non-assisted rehabilitation.

The following table further breaks down assisted and non-assisted housing needs.



TABLE 13. HOUSING NEEDS

		<u>ASSISTED HOUSING</u>						<u>NON-ASSISTED HOUSING</u>					
Year	Households	Total Owner Occupied Non-White (10%)	Owner Occupied White (90%)	Total Renter Occupied (37.3%)	Renter Occupied Non-White (11%)	Renter Occupied White (89%)	Elderly (65+) (10%)	Total Owner Occupied Non-White (10%)	Owner Occupied White (90%)	Total Renter Occupied (37.3%)	Renter Occupied Non-White (11%)	Elderly (65+) (10%)	Non-Elderly (18-64) (90%)
1970	48	30	3	27	18	2	2	16	16	14	16	14	128
1980	49	31	3	28	18	2	16	15	14	117	119	117	1071



## V. EXISTING AND PROJECTED HOUSING SUPPLY

The combined number of housing units arising from demand and need constitute the total housing requirements for a given period. In addition to new housing units required due to increased population are new replacement units for dilapidated structures.

According to the 1970 census data, there were 31 vacant housing units in Beulaville: 10 for rent; 1 for sale; and 20 listed as other vacant year round. However, from field observation, this figure was felt to be too high. There appeared to be no more than 2 available vacant units. These 2 units will be used as a safety factor and will not be added to the current housing stock. The following table outlines the existing and projected housing supply.

TABLE 14. ESTIMATED HOUSING DEMAND - 1980

Existing Units	389
Required New Units from Increased Population	11
Replacement of Dilapidated Units	16
Total Required Housing Units - 1980	416
Total Required New Units	27



## VI. HOUSING GOALS AND OBJECTIVES

From analysis of existing housing and neighborhood conditions and the future housing requirements, the following goals and objectives have been formulated. The goals are aimed at providing a better living environment for all the citizens of Beulaville. The annual objectives are methods for reaching the goals.

### A. BROAD GOALS

- To provide a safe, decent and adequately sized dwelling for every citizen of Beulaville.
- To insure that all citizens of Beulaville regardless of age, sex, race or religion has an equal opportunity to housing options.
- To provide a variety of housing types.
- To improve the existing housing stock through rehabilitation and conservation of neighborhoods.
- Provide adequate community facilities for all residents.

### B. ANNUAL OBJECTIVES

#### Year 1

- Cooperate with Duplin County Building Inspection Department in establishing a code enforcement program for existing structures to insure safe and sanitary housing; and for new structures to insure high quality construction.
- Encourage removal of dilapidated units from housing supply to be replaced by new units.
- Encourage construction of rental units to house those people in the low and middle income ranges.
- Encourage construction of subsidized rental units for low income families of varying sizes.
- Encourage subsidized rental units to locate in several areas in Town rather than concentrating all the units in one location.
- Encourage rehabilitation of deteriorated structures.
- Maximum efforts should be made to assist both black and white



households in seeking financial assistance to upgrade their house and for new construction.

- Provide water and sewer services to new residential areas as needed.
- Encourage a clean-up-fix-up campaign for neighborhoods to improve the living conditions plus making the neighborhoods more desirable to future residents.

Year 2

- Repeat procedures outlined for the first year.
- Construct a municipal park in the western section of Town.
- Evaluate the progress made in the preceding year and revise plans where necessary.

Year 3

- Repeat procedures outlined for first year.



## VII. MEETING HOUSING NEEDS

### A. HOUSING POLICIES AND STRATEGIES

The housing market is mainly a private enterprise. The construction, exchange and management of housing within the Town is handled by private individuals. The local government has very little to do with these transactions. It will be the private sector that will be mainly responsible for rehabilitation of existing housing and construction of new structures. However, the local government can inform the private sector of the low and moderate income housing needs and urge them to work toward meeting these needs.

Local governments can provide tax incentives to encourage individual owners to maintain and/or rehabilitate existing structures. A tax incentive can also be used to encourage construction of new housing for low income families.

There are Housing Assistance Programs available to individuals in Beulaville which are Federally funded. Most of these Federal assistance programs are administered by the Department of Housing and Urban Development or the Farmers Home Administration, U. S. Department of Agriculture. A review of these programs is shown on the following table.



TABLE 15

## MAJOR HOUSING ASSISTANCE PROGRAMS\*

Eligible Applicant	Program Title	Program Description	Sponsoring Agency	For Further Information
				Contact
Low to moderate income purchaser	Rural housing loans, Sec. 502	<ul style="list-style-type: none"> <li>1. Loans to build or buy houses in rural area or town up to 20,000 population.</li> <li>2. Reduced interest rate to qualified lower income purchaser.</li> <li>3. Maximum adjusted income \$15,600.</li> </ul>	FmHA (Farmers Home Adm.)	County Supervisor: FmHA
Low to moderate income purchaser	Sec. 235 Interest Reduction	<ul style="list-style-type: none"> <li>1. Reduced interest rate to qualified lower income purchaser.</li> <li>2. Maximum mortgage-mid to high \$20,000's.</li> </ul>	FHA (HUD)	Real Estate Agents/ Developers/Mortgage Lenders
All Families	221 (d) (2)	<ul style="list-style-type: none"> <li>1. No subsidy</li> <li>2. Low down payment</li> <li>3. Maximum mortgage-mid to high \$20,000's.</li> </ul>	FHA (HUD)	Real Estate Agents/ Developers/Mortgage Lenders
All Families	203 (b) Mortgage	<ul style="list-style-type: none"> <li>1. 3% down payment on first \$25,000 of house price and closing costs.</li> <li>2. Maximum Mortgage amount- \$45,000 + \$3,500 for larger units.</li> <li>3. No subsidy</li> </ul>	FHA (HUD)	Real Estate Agents/ Developers/Mortgage Lenders
Qualified veterans	GI Home Loans (VA)	<ul style="list-style-type: none"> <li>1. Generally 1% down payment.</li> <li>2. No subsidy.</li> </ul>	Veterans Adm. (VA)	Real Estate Agents/ Developers/Mortgage Lenders or Veterans Administration 251 North Main St. Winston-Salem, NC 2710



<u>Eligible Applicant</u>	<u>Program Title</u>	<u>Program Description</u>	<u>Sponsoring Agency</u>
All Families	Mobile Home Loan Insurance (Title I)	1. Low down payment term 2. 12 to 15 year loan term	FHA (HUD)
Lower income persons	Sec. 8 Housing Assistance Payments	1. Rent no more 25% of adjusted income. 2. Recipients "shop" for housing of choice.	HUD
Lower income persons	Public Housing	Meet income limitations established by Housing Authority.	HUD
Public agencies and non-profit Sponsors	221 (d) (3)	1. For moderate income occupants. 2. Used with Section 8 program to serve low income persons.	HUD
Public agencies and non-profit sponsors generally	231 Elderly	1. For elderly or handicapped occupants. 2. Can be used with Sec. 8. 3. 100% mortgage to public or non-profit sponsor	HUD
Profit-oriented developers	221 (d) (4)	1. For moderate income occupants. 2. Can be used with Sec. 8 program.	HUD
Non-profit or public agency, generally	Rural Rental Housing Loan (Sec. 515)	1. For low to moderate income or elderly. 2. Can be used for acquisition of existing units also. 3. Can be used with Sec. 8.	FmHA



<u>Eligible Applicant</u>	<u>Program Title</u>	<u>Program Description</u>	<u>Sponsoring Agency</u>	<u>For Further Information Contact</u>
Profit, non-profit developer or public agency	Section 8	Eligible project can receive guarantees of rental assistance prior to construction	HUD	Multi-Family Section U Dept. of Housing & Urb Development 415 N. Edgeworth St. Greensboro, N.C. 378-5361
Low to moderate income owner occupant	Rural Housing loans, Sec. 502	<ol style="list-style-type: none"> <li>1. For rural areas or towns up to 20,000 population.</li> <li>2. Reduced interest rates for qualified lower income owner.</li> </ol>	FmHA	County Supervisors
Very low income owner occupant	Sec. 504 Housing loans/grants	<ol style="list-style-type: none"> <li>1. For very low income owners who cannot qualify for Sec. 502 loans.</li> <li>2. Maximum assistance \$5,000.</li> <li>3. Used only to make house safe.</li> <li>4. Persons over 62 may qualify for grant for basic repairs.</li> </ol>	FmHA	County Supervisors
Owner Occupants in Community Development or Urban renewal areas	Sec. 312 loans	<ol style="list-style-type: none"> <li>1. 3% interest, direct federal loan for rehab.</li> <li>2. Maximum: \$17,400 and 20 yrs. term.</li> </ol>	HUD	Greensboro Area Office 415 N. Edgeworth St. Greensboro, N.C. 378-5361
All Families	Sec. 203 (k)	Repair and improve existing one to four family residential structure		HUD, Greensboro Area 0 (See Address Above)



Beulaville has been selected to receive 25 of the 50 duplex housing units allocated to Duplin County. They will be rental units under the Public Housing Title and available to low income persons. The exact income limitations will be established by the Eastern Carolina Regional Housing Authority which is administering the program. The duplex units are scheduled to be built in an area east of Suggs Street. These units will fulfill some of the assisted housing needs.

#### Coordination

The Regional Housing Assistance Program for North Carolina Multi-County Planning Region P prepared by the Neuse River Council of Governments prepared in October, 1977 was consulted during preparation of the Beulaville Housing Element. Beulaville's plan appears to be consistent with the Regional Program. Beulaville should also seek consistency with other national, State, regional and local government policy by encouraging a thorough review of all proposed housing projects and programs. The A-95 review process provides for a systematic review and comment procedure for activities which involve Federal funding. The Town should expand this process to include all projects and programs through solicitation of advice, review and comments from boards, agencies, private developers, governmental policymakers and all interested individuals.

#### B. DISTRIBUTION PLAN

The private sector is encouraged to build dwellings of varying sizes and types to meet the needs of all citizens. New construction is encouraged to locate first in the vacant lots in existing neighborhoods, and then in the available areas adjacent to the developed areas of Town.

Assisted housing should be situated in several locations in Town. Some assisted housing should be placed in existing neighborhoods where dilapidated structures are located. The reason for this is to provide alternate housing for those people residing in substandard housing without taking them away from their familiar surroundings. The assisted units also need to be of varied sizes and types to meet the needs of the various families.

#### C. IMPLEMENTATION

In order to meet the housing goals stated in Section VI of this



report, Beulaville needs to develop implementation programs which will aid in achieving these goals.

#### Housing Codes

Beulaville should cooperate with Duplin County in enforcing housing codes within the Town. This will assure quality construction of new dwellings and proper maintenance of older structures. Proper maintenance can prevent adequate housing from falling into a deteriorated or dilapidated category.

#### Rehabilitate Deteriorated Structures

The Town should implement a rehabilitation program of encouraging home owners to improve their deteriorated structures and acquainting owners with possible sources of financial assistance to aid them in this rehabilitation.

There are 61 homes within the Town categorized as deteriorated and in need of some repair. Rehabilitation of these deteriorated structures would be the amount of improvement needed to qualify them as standard. Individual deteriorated houses scattered throughout Town as well as more concentrated areas need to be rehabilitated. Cooperation with Duplin County in an inspection program and enforcement of housing codes will be extremely important in the rehabilitation effort. However, strict enforcement of the housing codes could create a more serious problem than it hopes to solve. Major rehabilitation may necessitate relocation of some occupants. Relocation should be avoided until more vacant units are available.

#### Removal of Dilapidated Structures

Within the Town are a number of dilapidated dwellings unfit for human habitation. Upon completion of the Public Housing scheduled for Beulaville, the dilapidated structures should be condemned and demolished. However, until vacant units are available for relocation of those presently occupying the dilapidated units, demolition should occur as the units become vacant.

#### Public Facilities

Not only should structures be rehabilitated, but the environment must also be rehabilitated. Overall, Beulaville has a pleasant living



environment, however there are a few improvements needed. Scattered throughout Town and especially in a black neighborhood in the southern section of Town, are dirt streets which need paving. Street paving could present a financial problem to the residents affected, due to the fact that normally 50% of the cost of paving is assessed to the citizens who reside along the street. Water and sewer facilities are adequate for present demands. New construction in undeveloped areas will require extension of water and sewer lines. Recreational facilities need to be extended to serve all neighborhoods of the Town. The Town Council should appoint a committee to analyze existing public facilities and propose future improvements. This committee should also investigate and acquire grants such as Community Development Grants, to pave the existing dirt streets. This would take some of the financial burden off of the citizens who reside along the dirt streets.

#### Provide Housing for All Families

The housing needs of individuals with sufficient resources to acquire homes from private enterprise are being adequately met. But not every family can acquire adequate housing. To date, private enterprise has not provided adequate housing for all lower income families. For this reason, Beulaville is seeking to provide adequate housing for its lower income citizens through public housing. Twenty-five duplex units are scheduled for construction in Beulaville in the next 24 months. The amount of rent for each unit will be based on the families income.

In order to measure the progress which has been made toward achieving the goals and objectives stated in the housing element, the Town's housing programs and policies should be evaluated periodically. This evaluation should be annually and should involve assimilation of pertinent information such as the building permits issued over a years period, code enforcement records, records of utility extensions and identification of houses constructed/demolished/renovated by map. The analysis of this data should be undertaken in the form of a report to Town Council and should clearly state: a) housing needs which have been addressed during the year; b) housing needs which remain; and c) any major alterations in either the housing stock or housing needs of the community which have occurred subsequent to the last yearly report.



Through a well-defined process of evaluation, the Town will be better informed of its present position and will be more solidly equipped to devise housing strategies for the future.



## VIII. ASSESSMENTS

### A. ENVIRONMENTAL ASSESSMENT

#### 1. Summary

This Housing Element for Beulaville describes existing housing conditions within the Town and the Town's housing needs. A summary of the broad goals outlined in the Housing Element are:

- To provide a safe, decent and adequately-sized dwelling for every citizen of Beulaville.
- To insure that all citizens regardless of age, sex, race or religion has an equal opportunity to housing options.
- To provide a variety of housing types.
- To improve the existing housing stock through rehabilitation and conservation of neighborhoods.
- Provide adequate community facilities for all residents.

#### 2. Environmental Impact

If all the goals and objectives are fully implemented the net environmental effect would be significantly beneficial to the social, economic and physical environments of Beulaville citizens. Existing neighborhoods would be preserved, thus preventing loss in tax dollars and maintaining a viable housing stock. Housing opportunities would be increased for all citizens, particularly low to moderate income families. Possible health hazards from unsafe or unsanitary housing would be eliminated.

#### 3. Unavoidable Environmental Effects

The only potential adverse effects that would be unavoidable would be those from construction of new housing or increases in solid or liquid waste. However, because of the comprehensive and stringent nature of State and environmental regulations listed under 7 below, most, if not all, of these effects would be minimized.

#### 4. Alternatives

The only alternative to the proposed goals and objectives would be for the Town to do nothing and leave the housing needs in the hands of private developers. While this would alleviate some of the



problems, however, significant improvement could not be made without a positive commitment from the Town.

5. Short-Term Uses vs. Long-Term Productivity

The proposed policies are intended to maintain and enhance the long-term productivity of the human and environmental resources in Town.

6. Irreversible and Irretrievable Commitment of Resources

None.

7. Applicable Federal, State and Local Environmental Controls

In addition to NEPA, the Federal environmental controls that would be most applicable to land use activity in Duplin County would be the following:

Clean Air Act (42 USC 1857)

Federal Water Pollution Control Act (PL 92-500)

National Historic Preservation Act of 1966 (16 USC 470)

Noise Control Act of 1972 (PL 92-574)

In addition to the State Environmental Policy Act, the most applicable controls would be all of the powers granted by Chapter 160A, Article 19 - "Planning and Regulation of Development" of the North Carolina General Statutes. Other applicable State laws are the Land Policy Act of 1974, Sedimentation Pollution Control Act, Sanitary District Zoning Act, and the Commission on Health Services "Septic Tank Regulations".



## B. HISTORIC PRESERVATION ASSESSMENT

### 1. Summary of Proposed Plans

Beulaville has formulated goals and objectives to guide future growth. A summary of those goals are:

- Encourage desirable forms of growth and change.
- Provide adequate shopping facilities.
- Assure equal opportunity regardless of race, sex, religion or national origin.
- Encourage new industry to locate in the area and provide them with adequate space and utilities.
- Provide recreational opportunities for all citizens.
- Provide adequate street and highway system.

### 2. Impact (beneficial or adverse) of Proposed Plan

There are no historic structures or sites listed in the National Register, nor are there potential historic sites on the study list. Any historic sites or buildings which may appear in the future would be enhanced and protected by the Land Development Plan.

### 3. Adverse Impacts

The only adverse impacts would be the destruction of sites or buildings for new development. However, there are none known at this time. If at any time, there are historical sites or structures within the Town, efforts should be made to preserve them.

### 4. Alternatives

Any other policy would have a negative effect on historic preservation.

### 5. Impact of Long-Term Maintenance of National Register Properties

Both the long-term and short-term effects will be to maintain and enhance National Register properties.





